

Learning Objectives

Students will be able to

- Identify different types of identity theft, how they can occur, and the impact they can have on your life
- Understand current trends about identity theft
- Protect your personal information through a variety of preventative measures
- Outline what steps to take if you are a victim of identity theft

Approximate Time

- Lesson length: 120 minutes

Jump\$tart Standards

Financial Decision Making

- 7a: Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions
- 7c: Investigate consumer safeguards for mobile and online banking

Distribute to Students

- [Student Activity Packet FY-8.3](#)

Plan Your Unit

- [Unit Plan for Financial Pitfalls](#)
- [Financial Pitfalls on www.ngpf.org](#)
- [Customizable Parent Newsletter: Financial Pitfalls](#)



LESSON PLAN

	Resources	Questions	Est. Time
1	DISCUSSION PROMPTS	Discussion Prompts Write your responses to the questions. Then, share what you wrote with your classmates or a partner. <ol style="list-style-type: none"> 1. How do you currently share your personal information, if at all? (Think about who you typically talk to, what you post on social media, etc.) 2. Do you know of anyone who has had their personal information stolen? Who was it and what was their experience like? 	5 mins
2	REFERENCE <ul style="list-style-type: none"> • Types of Financial Pitfalls • Publisher: NGPF 	Types of Financial Pitfalls In this lesson, we'll be focusing on a growing concern many Americans have - identity theft. Note any questions you have about ID theft and then move onto the next resource.	2 mins
3	VIDEO (5:44) <ul style="list-style-type: none"> • Is My Identity Safe From Hackers? • Publisher: PBS 	Is My Identity Safe From Hackers? So, what exactly is ID theft and how can it impact you? Watch this video to find out. Then, answer the questions. <ol style="list-style-type: none"> 1. In a few sentences, explain how identity theft can impact a person's life. 	10 mins

		<ol style="list-style-type: none"> Provide two examples that illustrate how time consuming it can be to undo ID theft damage. What can you do to protect your personal information? 	
4	AUDIO (6:35) <ul style="list-style-type: none"> Phone Tap: Shop Til You Drop All Your Info Publisher: Brooke & Jubal 	Phone Tap: Shop Til You Drop All Your Info Keeping your personal information confidential is one of the most important ways you can prevent ID theft. Listen to this radio show excerpt in which the host poses as a rep from a clothing company and tries to convince a young woman to divulge her financial information. Then, answer the questions. <ol style="list-style-type: none"> What sensitive information did Samantha reveal? What tactics did Jubal, the host, use to persuade her to give up this sensitive information? What questions do you think Samantha should've asked during this phone call? Have you ever been in a similar situation? How did you react? 	15 mins
5	ACTIVITY <ul style="list-style-type: none"> COMPARE: Types of Identity Theft (Part I) Publisher: NGPF 	COMPARE: Types of Identity Theft (Part I) In the last resource, you heard how a person could have their financial identity stolen. In this activity, you'll learn about other types of identity theft that you should be on the lookout for. Follow the directions to complete Part I of this activity.	35 mins
6	ARTICLE <ul style="list-style-type: none"> Trends in ID Theft Publisher: Federal Trade Commission <p>❖ Teacher Tip: Have students scroll through the report until they find the page that provides statistics on your state. You can then ask them specific questions about the data you find there!</p>	Trends in ID Theft As we complete more of our transactions online, our personal information is increasingly subject to be stolen and used by identity thieves. Use pages 14-16 of this 2017 report to learn about the current trends on ID theft and answer the questions. <ol style="list-style-type: none"> What is the number one type of identity theft? Does this surprise you? Why or why not? Take a look at the graph on page 15. How would you describe the trends for each of the top 3 types of ID theft? What type of ID theft occurs MOST often for people age 19 and under? What type of ID theft occurs most often for ALL other age groups? Why do you think this is? 	10 mins
7	ARTICLE <ul style="list-style-type: none"> 5 Ways Thieves Steal Credit Card Information Publisher: BankRate 	5 Ways Thieves Steal Credit Card Information As the previous resource showed, credit card fraud is the #1 type of ID theft that occurs. Read this article that identifies five different ways your credit card (or debit card) information can be stolen. Then, answer the questions. <ol style="list-style-type: none"> Which of the five schemes most surprised/concerned you? Why? Why do you think it is difficult to know if your card information has been stolen immediately after it's been taken? The article recommends you take several steps to protect your information. Which step(s) can you implement today or tomorrow? 	8 mins
8	VIDEO (2:20)	Identity Theft Targeted at Kids	5 mins

	<ul style="list-style-type: none"> • Identity Theft Targeted at Kids • Publisher: ABC News 	<p>At this point, you may be thinking, “I get that ID theft is something that’s becoming more prominent in our society...but I’m too young for this happen!”. Think again! Watch this video to learn about child identity theft and answer the questions.</p> <ol style="list-style-type: none"> 1. How has identity theft impacted Olivia’s life? 2. What steps can your family take to make sure your personal information is safe? 3. Why do you think children are ideal targets for identity theft? 	
9	<p>ACTIVITY</p> <ul style="list-style-type: none"> • COMPARE: Types of Identity Theft (Part II) • Publisher: NGPF 	<p>COMPARE: Types of Identity Theft (Part II)</p> <p>After doing the last activity, you may be wondering how you can better protect yourself against ID theft! Complete Part II of this activity to identify specific strategies you can use to protect your personal information.</p>	20 mins
10	<p>VIDEO (1:13)</p> <ul style="list-style-type: none"> • What To Do If You’re a Victim of Identity Theft • Publisher: Fox Valley Savings Bank <p>❖ Teacher Tip: If you have more time, show students the video "Victims of ID Theft: 5 Steps to Take" (below in the LEARN MORE section), which provides a more detailed breakdown of the steps you can take if you're a victim of ID theft.</p>	<p>What To Do If You’re a Victim of Identity Theft</p> <p>As you’ve learned throughout this lesson, you can’t guarantee that you will be safe from ID theft even if you take all preventative measures. Watch this video to find out what you should do if you find your personal information has been compromised. Then, answer the questions.</p> <ol style="list-style-type: none"> 1. Write down the 3 steps you should take if you’re a victim of ID theft. 2. True or False: Following these 3 steps takes care of all damage that may have been done by the identity thief. 	5 mins
11	<p>EXIT TICKET</p> <p>❖ Teacher Tip: To access this Exit Ticket, please see the Sample Completed Student Activity Packet (SSAP). You can find this on the Unit Page this resource is in.</p>	<p>Exit Ticket</p> <p>Follow your teacher’s directions to complete the Exit Ticket.</p>	5 mins



EXTEND THE LEARNING

DO MORE...

DATA CRUNCH

LEARN MORE...

ARTICLE

- [How Do Young Adults Protect Their Privacy Online?](#)
- Publisher: NGPF
- [Whose Data Is Being Stolen in the U.S.?](#)
- Publisher: NGPF

INTERACTIVES

- [Quizlet Vocabulary | Financial Pitfalls](#)
- Publisher: NGPF
- [Quizlet Vocabulary | Identity Theft](#)
- Publisher: NGPF

ACTIVITY

- [PROJECT: Launch an ID Theft Awareness Campaign](#)
- Publisher: NGPF

FINCAP FRIDAY

- [Hackers Plan Global Bank Heist](#)
- Publisher: NGPF

- [The New Card Skimming is Called 'Shimming'](#)
- Publisher: CreditCards.com

VIDEOS

- [Victims of ID Theft: 5 Steps to Take](#)
- Publisher: Bank of America
- [Can You Really Protect Your Identity Online?](#)
- Publisher: Two Cents

PODCAST

- [Money Tree](#)
- Publisher: Criminal

QUESTION OF THE DAY

- [What percent of minors \(under 18 years of age\) have had their identity stolen?](#)
- Publisher: NGPF

FAST FACTS...

- In 2017, 6.64% of consumers became victims of identity fraud, an increase of almost one million victims from the previous year. (Javelin Strategy & Research, February 2018)
- Over 1 million children in the U.S. were victims of identity theft in 2017, costing families \$540 million in out-of-pocket expenses. (Identity Force, January 2018)
- Around 1 in 15 Americans are an identity theft victim (Insurance Information Institute, 2019)